

Hearing Date: "Lcpwct{"42."4233  
Hearing Time: "; <52"cb 0  
Location: 219 S. Dearborn St., Courtroom"83;  
Chicago, IL 60604

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF  
DIVISION

In re: § "\*\*\*\*\*Ej cr vgt'9  
TIGHE, STEPHEN G §  
§ Case No. 06-06250  
§  
Debtor § "\*\*\*\*\*Lces wgnpg"R0Eqz

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TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter of the United States Bankruptcy Code was filed on . The case was converted to one under Chapter 7 on . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized gross receipts of \$  
  
Funds were disbursed in the following amounts:  
  
Payments made under an interim  
disbursement  
Administrative expenses  
Other payments to creditors  
Non-estate funds paid to 3<sup>rd</sup> Parties  
Exemptions paid to the debtor  
Other payments to the debtor  
  
Leaving a balance on hand of<sup>1</sup> \$

The remaining funds are available for distribution.

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was \_\_\_\_\_ and the deadline for filing governmental claims was \_\_\_\_\_. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ \_\_\_\_\_. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ \_\_\_\_\_ as interim compensation and now requests a sum of \$ \_\_\_\_\_, for a total compensation of \$ \_\_\_\_\_<sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ \_\_\_\_\_, and now requests reimbursement for expenses of \$ \_\_\_\_\_, for total expenses of \$ \_\_\_\_\_.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: \_\_\_\_\_ By: /s/Joseph A. Baldi, Trustee  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

LFORM1  
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 INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Page: 1  
Exhibit A

Case No: 06-06250 JPC Judge: Jacqueline P. Cox  
Case Name: TIGHE, STEPHEN G

Trustee Name: Joseph A. Baldi, Trustee  
Date Filed (f) or Converted (c): 08/23/09 (c)  
341(a) Meeting Date: 10/08/09  
Claims Bar Date: 01/13/10

For Period Ending: 11/13/10

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. CASH	50.00	0.00		0.00	FA
2. Checking, Savings Accounts	1.00	0.00		0.00	FA
3. Checking, Savings Accounts	50.00	0.00		0.00	FA
4. HOUSEHOLD GOODS (1/2 interest)	1,050.00	0.00		0.00	FA
5. Furniture	2,000.00	0.00		0.00	FA
6. Wearing Apparel	900.00	0.00		0.00	FA
7. Firearms & Sports, Photo Equip 1903 Spring Feld, 1853 .58 Caliber	1,600.00	0.00		0.00	FA
8. Automobiles and Other Vehicles 2004 Pontiac Montana	12,500.00	0.00		0.00	FA
9. Computer (1/2 intererst)	200.00	0.00		0.00	FA
10. Lot with trailer in Sennica Illinois	15,000.00	11,358.00		11,358.55	FA
11. Real Property (1/2 interest)	240,000.00	0.00		0.00	FA
12. Post-Petition Interest Deposits (u)	Unknown	N/A		0.42	Unknown

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$273,351.00	\$11,358.00	\$11,358.97	\$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Trustee is investigating option to retain real estate broker to sell the Estate's interest in a trailer and lot in Sennica, Illinois, may be equity. Employed broker and entered into listing agreement pursuant to Court order 6/8/10.

FORM 1  
Document Page 4 of 12  
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

## ASSET CASES

Page: 2  
Exhibit A

Case No: 06-06250 JPC Judge: Jacqueline P. Cox  
Case Name: TIGHE, STEPHEN G

Trustee Name: Joseph A. Baldi, Trustee  
Date Filed (f) or Converted (c): 08/23/09 (c)  
341(a) Meeting Date: 10/08/09  
Claims Bar Date: 01/13/10

Trustee sold property pursuant to court order. Trustee obtained court authority to retain tax accountant and oversaw preparation of tax returns. Trustee analyzed claims and resolved issues. Trustee is in the process of preparing the TFR.

Initial Projected Date of Final Report (TFR): 12/31/10

Current Projected Date of Final Report (TFR): 12/31/10

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 06-06250 -JPC  
Case Name: TIGHE, STEPHEN G

Trustee Name: Joseph A. Baldi, Trustee  
Bank Name: Bank of America, N.A.  
Account Number / CD #: \*\*\*\*\*6451 Money Market Account (Interest Earn

Taxpayer ID No: \*\*\*\*\*2670  
For Period Ending: 11/13/10

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
C 08/27/10	10	Robert Von Ruden 2991 East 2150th Road Ottawa IL 61350 VON RUDEN	BALANCE FORWARD		8,256.05		0.00 8,256.05
			Memo Amount: 11,358.55	1110-000			
		MARV MASTERSON & WOODSMOKE RANCH	SALE OF REAL PROPERTY				
			Memo Amount: ( 1,200.12 )	2990-000			
		MICHAEL MASON	Unpaid Dues & Costs Of Sale				
			Memo Amount: ( 300.00 )	3210-000			
		LASALLE COUNTY COLLECTOR	RE Atty Fees				
			Memo Amount: ( 206.91 )	2820-000			
			Real Estate Taxes - LaSalle County				
		MICHAEL MASON, ATTY	Includes \$5.00 charge for copy of tax bill. ecb				
			Memo Amount: ( 375.00 )	2500-000			
		WOODSMOKE RANCH	Title Insurance				
			Memo Amount: ( 880.00 )	3510-000			
			Realtor Commission				
			Court order and percentage per agreement provide for \$880 commisssion. \$500 Earnest money retained by realtor and additional \$380 paid at closing per HUD. ecb.				
		ATTORNEY TITLE GUARANTY	Memo Amount: ( 3.00 )				
		LASALLE COUNTY RECORDER	Title company charges				
			Memo Amount: ( 12.00 )	2500-000			
		PRORATION TO BUYER	Transfer Taxes				
			Memo Amount: ( 125.47 )	2500-000			
			COUNTY TAXES				
C 08/31/10	12	Bank of America, N.A.	Interest Rate 0.030	1270-000	0.01		8,256.06
C 09/30/10	12	Bank of America, N.A.	Interest Rate 0.030	1270-000	0.20		8,256.26
C 10/29/10	12	Bank of America, N.A.	Interest Rate 0.030	1270-000	0.21		8,256.47

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 2  
Exhibit B

Case No: 06-06250 -JPC  
Case Name: TIGHE, STEPHEN G

Trustee Name: Joseph A. Baldi, Trustee  
Bank Name: Bank of America, N.A.  
Account Number / CD #: \*\*\*\*\*6451 Money Market Account (Interest Earn

Taxpayer ID No: \*\*\*\*\*2670  
For Period Ending: 11/13/10

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)

\* Reversed  
t Funds Transfer  
C Bank Cleared

Memo Allocation Receipts: 11,358.55  
Memo Allocation Disbursements: 3,102.50  

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Memo Allocation Net: 8,256.05

Account *****6451	Balance Forward	0.00			
1	Deposits	8,256.05	0	Checks	0.00
3	Interest Postings	0.42	0	Adjustments Out	0.00
			0	Transfers Out	0.00
	Subtotal	\$ 8,256.47		Total	\$ 0.00
0	Adjustments In	0.00			
0	Transfers In	0.00			
	Total	\$ 8,256.47			

EXHIBIT C  
ANALYSIS OF CLAIMS REGISTER

Case Number:	06-06250	Page 1			Date: November 13, 2010	
Debtor Name:	TIGHE, STEPHEN G	Claim Class, Priority Sequence				
Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000002 050 4210-00	GMAC 2740 Arthur Street Roseville, MN 55113	Secured	paid through ch 13 plan--claim withdrawn in chapter 7-10/27/10	\$0.00	\$0.00	\$0.00
000010B 050 4210-00	CITIFINANCIAL RETAIL SERVICES, INC P.O. BOX 70923 CHARLOTTE, NC 28272-0923	Secured	Secured portion of claim no longer asserted per amended claim filed 11/2/10	\$0.00	\$0.00	\$0.00
000016 050 4110-00	World Savings PO Box 659558 San Antonio, TX 78265-9558 Attn Bankruptcy Department	Secured	claim not allowed per ch. 13 plan--stay modified per court order withdrawn 4/22/08	\$0.00	\$0.00	\$0.00
000017 050 4110-00	Old Republic Insurance Co Inc C/O ORECS 307 N Michigan Ave 15th Floor Chicago, Il 60601	Secured	Not allowed per ch. 13 plan	\$0.00	\$0.00	\$0.00
000018 050 4110-00	Old Republic Equity Credit Services Inc 307 N Michigan Ave 13th Floor Chicago, IL 60601	Secured	Duplicate of 17-claim 17 was assigned and not allowed pursuant to ch. 13 plan	\$0.00	\$0.00	\$0.00
Subtotal for Class Secured				\$0.00	\$0.00	\$0.00
001 3410-00	Popowcer Katten, Ltd 35 E. Wacker Drive Suite 1550 Chicago, Il 60601-2207	Administrative		\$752.50	\$0.00	\$752.50
001 3110-00	BALDI BERG & WALLACE, LTD. 19 South LaSalle Street Suite 1500 Chicago, IL 60603	Administrative		\$3,511.50	\$0.00	\$3,511.50
001 3120-00	BALDI BERG & WALLACE, LTD. 19 South LaSalle Street Suite 1500 Chicago, IL 60603	Administrative		\$48.45	\$0.00	\$48.45
001 2100-00	JOSEPH A. BALDI , as Trustee 19 S. LaSalle Street Suite 1500 Chicago, Illinois 60603	Administrative		\$1,885.90	\$0.00	\$1,885.90
Subtotal for Class Administrative				\$6,198.35	\$0.00	\$6,198.35
000001 070 7100-00	Discover Bank/Discover Financial Services PO Box 8003 Hilliard OH 43026	Unsecured	23% allowed per ch. 13 plan; portion paid in ch. 13	\$2,257.85	\$323.34	\$1,934.51
000003 070 7100-00	Poronsky Family Practice 6400 W College Dr, #200 Palos Heights, IL 60463-1786	Unsecured	23% allowed per ch. 13 plan; portion paid in ch. 13	\$105.54	\$15.12	\$90.42

EXHIBIT C  
ANALYSIS OF CLAIMS REGISTER

Case Number:	06-06250	Page 2			Date: November 13, 2010	
Debtor Name:	TIGHE, STEPHEN G					
Claim Class, Priority Sequence						
Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000004 070 7100-00	Capital One Bank c/o Tsys Debt Management PO Box 5155 Norcross, GA 30091	Unsecured	23% allowed per ch. 13 plan; portion paid in ch. 13	\$1,386.39	\$198.55	\$1,187.84
000005 070 7100-00	Capital One Bank c/o Tsys Debt Management PO Box 5155 Norcross, GA 30091	Unsecured	23% allowed per ch. 13 plan; portion paid in ch. 13	\$1,807.97	\$258.93	\$1,549.04
000006 070 7100-00	eCAST Settlement Corporation POB 35480 Newark NJ 07193-5480	Unsecured	claim assigned 1/17/07 23% allowed per ch. 13 plan; portion paid in ch. 13	\$1,322.68	\$189.42	\$1,133.26
000007 070 7100-00	Kohl's Department Store c/o creditors Bankruptcy Service P O Box 740933 Dallas, TX 75374	Unsecured	23% allowed per ch. 13 plan; portion paid in ch. 13	\$147.07	\$15.83	\$131.24
000008 070 7100-00	eCAST Settlement Corporation P.O. Box 7247-6971 Philadelphia, PA 19170-6971	Unsecured	claim assigned 12/7/06 23% allowed per ch. 13 plan	\$77.30	\$0.00	\$77.30
000009 070 7100-00	ROUNDUP FUNDING, L.L.C. MS 550 PO Box 91121 SEATTLE, WA 98111-9221	Unsecured	claim assigned 6/25/07 23% allowed per ch. 13 plan; portion paid in ch. 13	\$2,816.68	\$403.37	\$2,413.31
000010A 070 7100-00	CITIFINANCIAL RETAIL SERVICES, INC P.O. BOX 70923 CHARLOTTE, NC 28272-0923	Unsecured	not allowed per ch. 13 plan	\$0.00	\$0.00	\$0.00
000011 070 7100-00	Premier Bankcard Premier/CSI Dept SDPR PO Box 2208 Vacaville, CA 95696	Unsecured	23% allowed per ch. 13 plan	\$52.91	\$0.00	\$52.91
000012 070 7100-90	eCAST Settlement Corporation assignee of Chase Bank USA N A POB 35480 Newark NJ 07193-5480	Unsecured	23% allowed per ch. 13 plan; portion paid in ch. 13	\$2,054.85	\$294.37	\$1,760.48
000013 070 7100-00	eCAST Settlement Corporation POB 35480 Newark NJ 07193-5480	Unsecured	claim assigned 6/20/07 23% allowed per ch. 13 plan	\$89.46	\$0.00	\$89.46
000014 070 7100-00	LVNV Funding LLC., its successors and assigns, as assignee of Citibank, N.A. Resurgent Capital Services P.O. Box 10587 Greenville, SC 29603-0587	Unsecured	23% allowed per ch. 13 plan; portion paid in ch. 13	\$3,077.64	\$440.75	\$2,636.89



EXHIBIT C  
ANALYSIS OF CLAIMS REGISTER

Case Number:	06-06250	Page 3			Date: November 13, 2010	
Debtor Name:	TIGHE, STEPHEN G	Claim Class, Priority Sequence				
Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000015	Portfolio Recovery Associates	Unsecured		\$1,343.80	\$192.45	\$1,151.35
070	PO Box 41067		claim assigned 10/23/07			
7100-00	Norfolk, VA 23541		23% allowed per ch. 13 plan; portion paid in ch. 13			
000019	Renata Variakojis MDSC	Unsecured		\$89.00	\$0.00	\$89.00
070	P O Box 379					
7100-00	Orland Park, IL 60462					
000020	Sonus USA	Unsecured		\$16.00	\$0.00	\$16.00
070	5000 Cheshire Parkway North					
7100-00	Minneapolis, MN 55446					
Subtotal for Class Unsecured				\$16,645.14	\$2,332.13	\$14,313.01
Case Totals:				\$22,843.49	\$2,332.13	\$20,511.36

Code #: Trustee's Claim Number, Priority Code, Claim Type

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 06-06250

Case Name: TIGHE, STEPHEN G

Trustee Name: Joseph A. Baldi, Trustee

Balance on hand \$

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Joseph A. Baldi, Trustee	\$	\$	\$
Attorney for Trustee Fees: BALDI BERG & WALLACE, LTD.	\$	\$	\$
Attorney for Trustee Expenses: BALDI BERG & WALLACE, LTD.	\$	\$	\$
Accountant for Trustee Fees: Popowcer Katten, Ltd	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$

Remaining Balance \$

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	Discover Bank/Discover Financial Services	\$	\$	\$
000003	Poronsky Family Practice	\$	\$	\$
000004	Capital One Bank	\$	\$	\$
000005	Capital One Bank	\$	\$	\$
000006	eCAST Settlement Corporation	\$	\$	\$
000007	Kohl's Department Store	\$	\$	\$
000008	eCAST Settlement Corporation	\$	\$	\$
000009	ROUNDUP FUNDING, L.L.C.	\$	\$	\$
000010A	CITIFINANCIAL RETAIL SERVICES, INC	\$	\$	\$
000011	Premier Bankcard	\$	\$	\$
000012	eCAST Settlement Corporation assignee of	\$	\$	\$
000013	eCAST Settlement Corporation	\$	\$	\$

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000014	LVNV Funding LLC., its successors and assigns, as	\$	\$	\$
000015	Portfolio Recovery Associates	\$	\$	\$
000019	Renata Variakojis MDSC	\$	\$	\$
000020	Sonus USA	\$	\$	\$

Total to be paid to timely general unsecured creditors \$ \_\_\_\_\_

Remaining Balance \$ \_\_\_\_\_

Tardily filed claims of general (unsecured) creditors totaling \$ \_\_\_\_\_ have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be \_\_\_\_\_ percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ \_\_\_\_\_ have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be \_\_\_\_\_ percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE